

Certificate Number: 03621-PAE-DE-036719358

Bankruptcy Case Number: 17-15475



03621-PAE-DE-036719358

## **CERTIFICATE OF DEBTOR EDUCATION**

I CERTIFY that on July 28, 2022, at 8:29 o'clock PM EDT, Andrew Gaeta completed a course on personal financial management given by internet by Credit Card Management Services, Inc. d/b/a Debthelper.com, a provider approved pursuant to 11 U.S.C. 111 to provide an instructional course concerning personal financial management in the Eastern District of Pennsylvania.

Date: July 29, 2022 By: /s/Frances Palenzuela

Name: Frances Palenzuela

Title: Credit Counselor

Certificate Number: 03621-PAE-DE-036719359

Bankruptcy Case Number: 17-15475



03621-PAE-DE-036719359

## **CERTIFICATE OF DEBTOR EDUCATION**

I CERTIFY that on July 29, 2022, at 8:46 o'clock AM EDT, Danielle Gaeta completed a course on personal financial management given by internet by Credit Card Management Services, Inc. d/b/a Debthelper.com, a provider approved pursuant to 11 U.S.C. 111 to provide an instructional course concerning personal financial management in the Eastern District of Pennsylvania.

Date: July 29, 2022 By: /s/Frances Palenzuela

Name: Frances Palenzuela

Title: Credit Counselor